

Figure 1

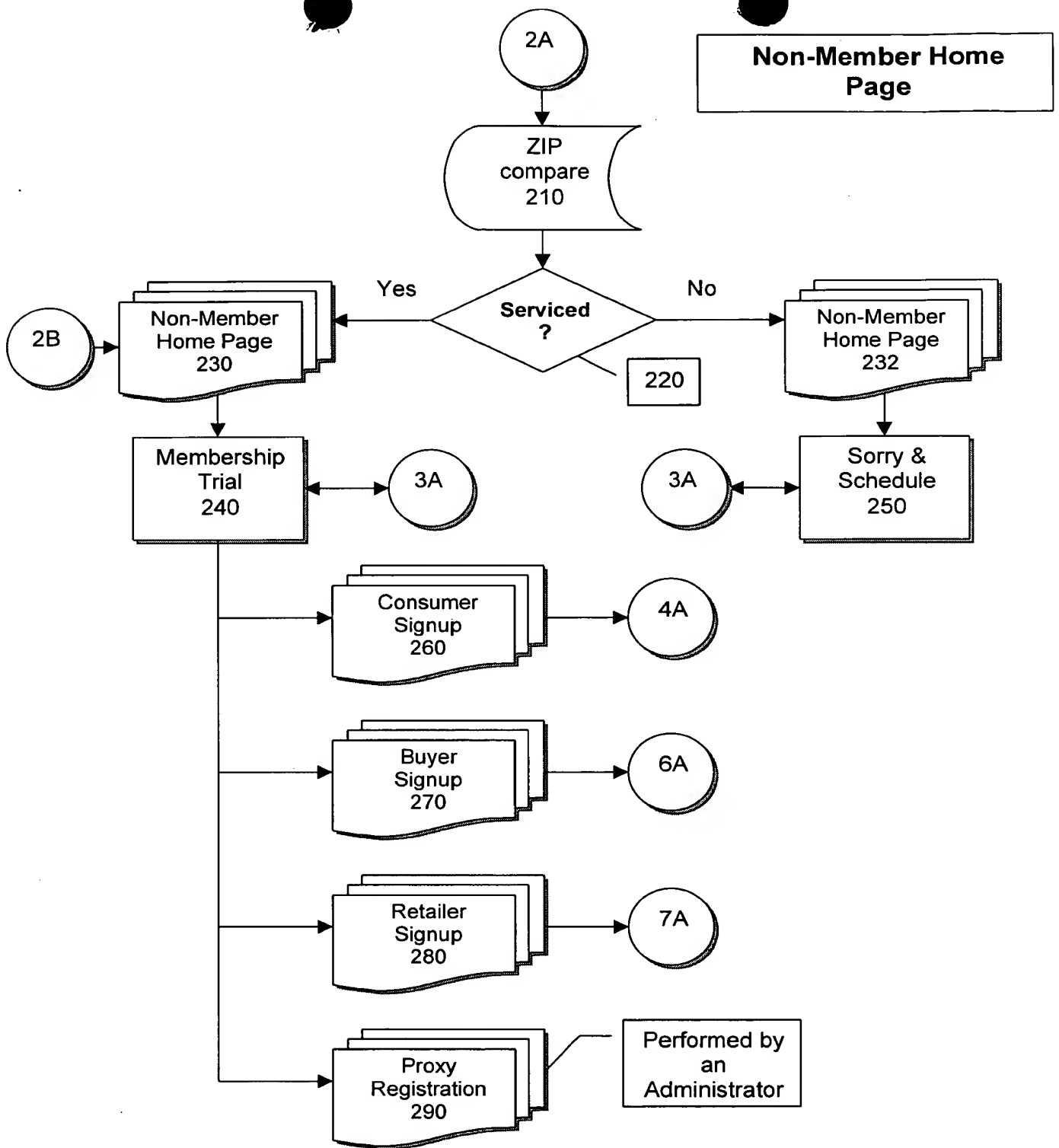


Figure 2

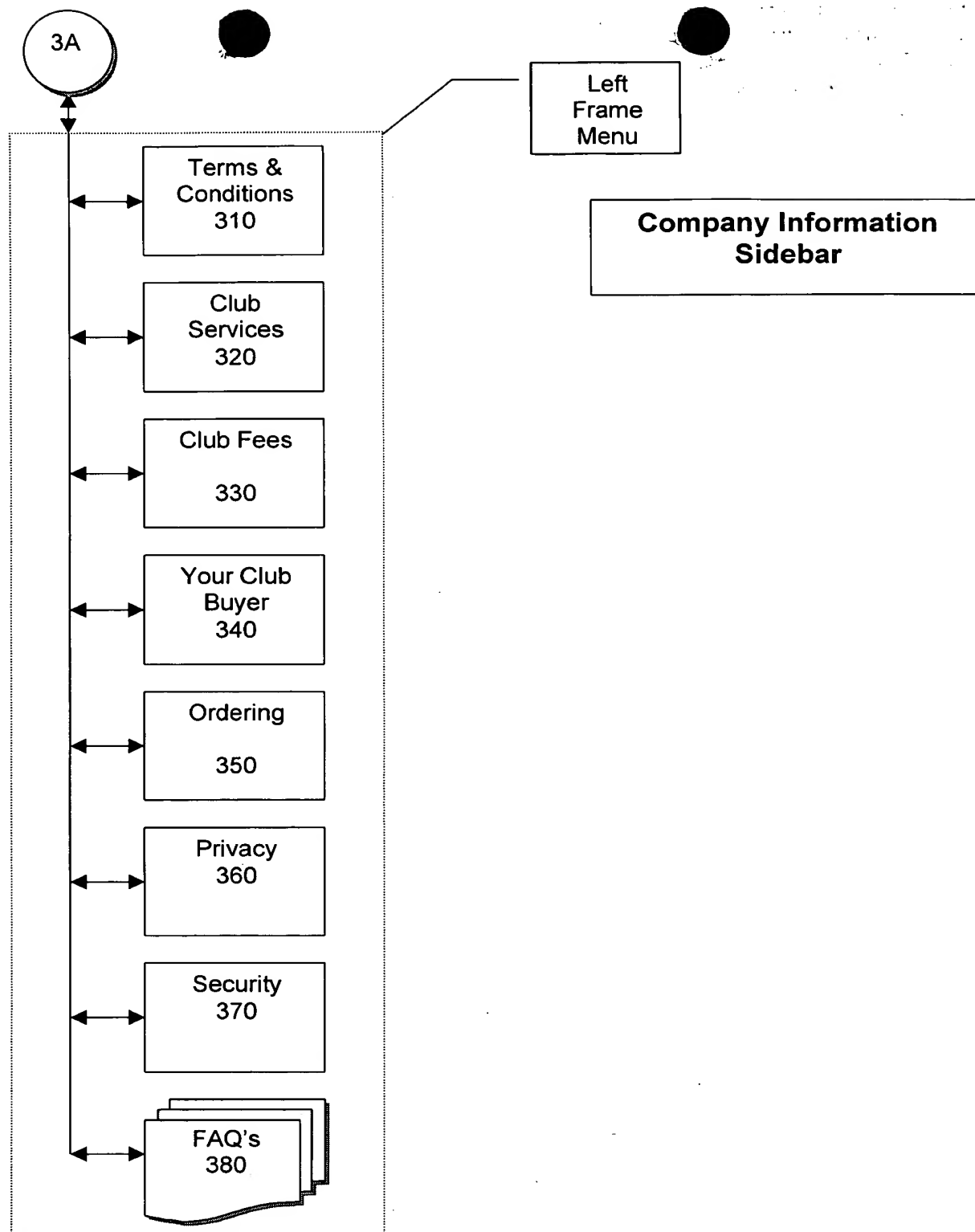


Figure 3

Online Consumer Member Application Algorithm

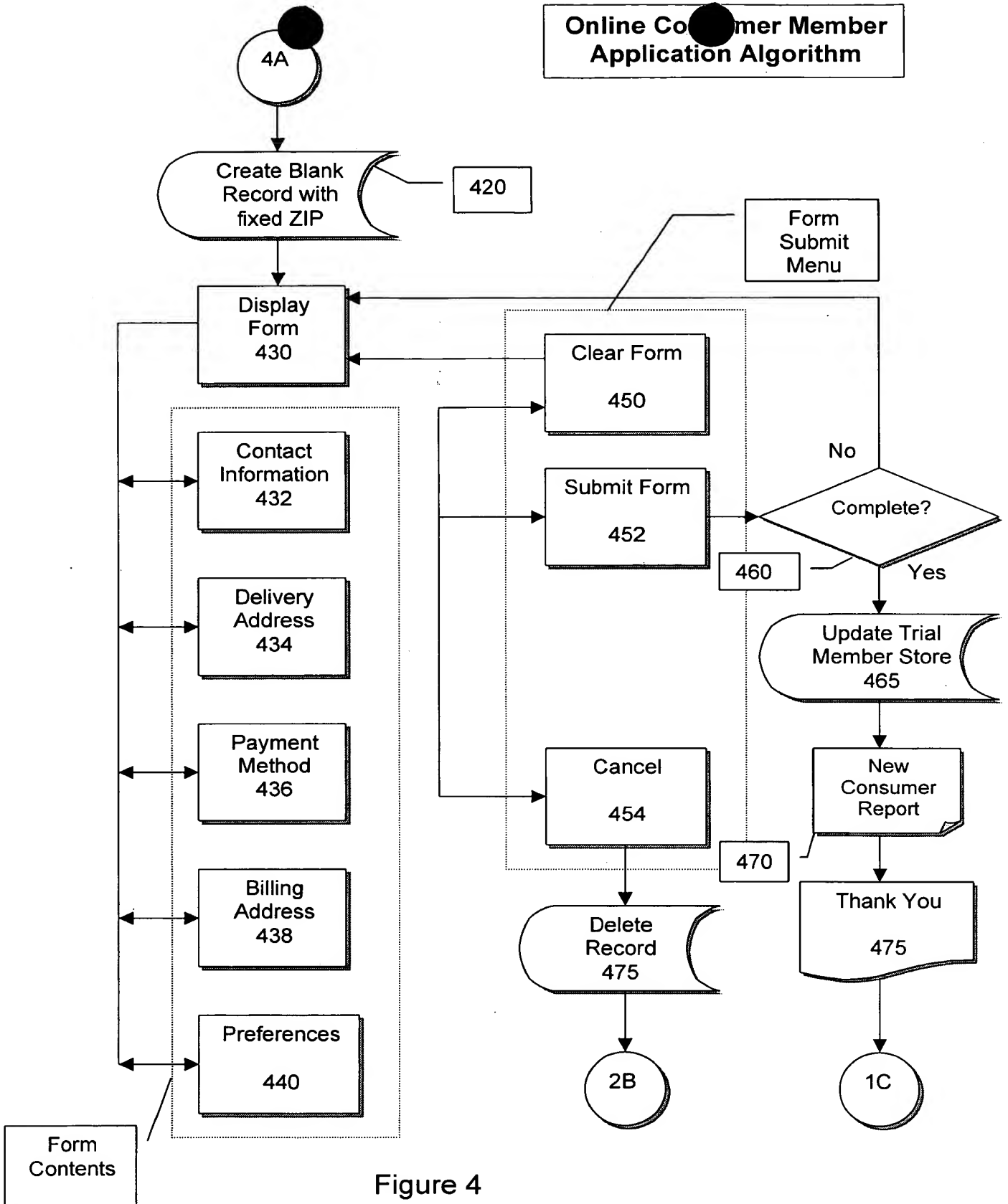


Figure 4

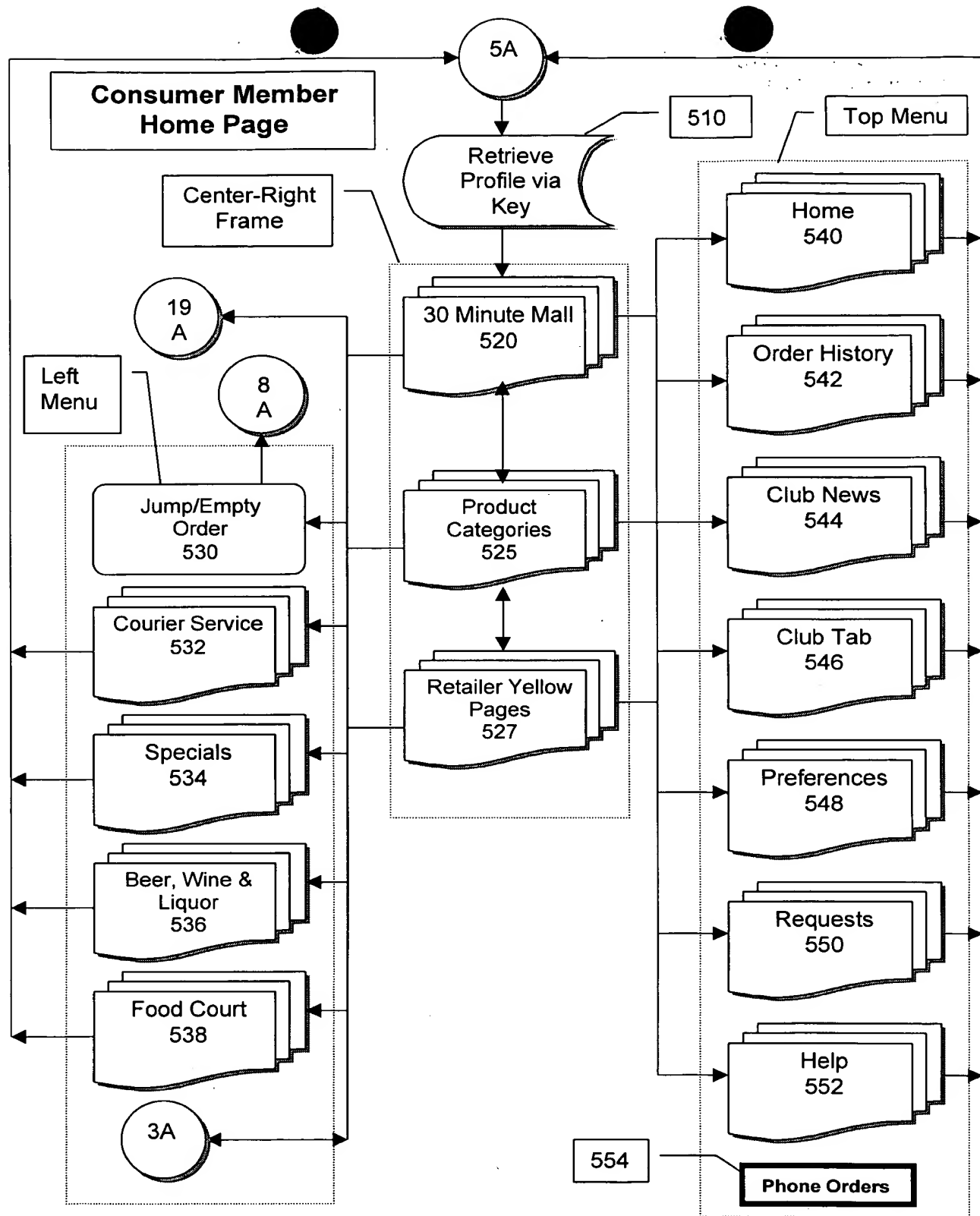


Figure 5

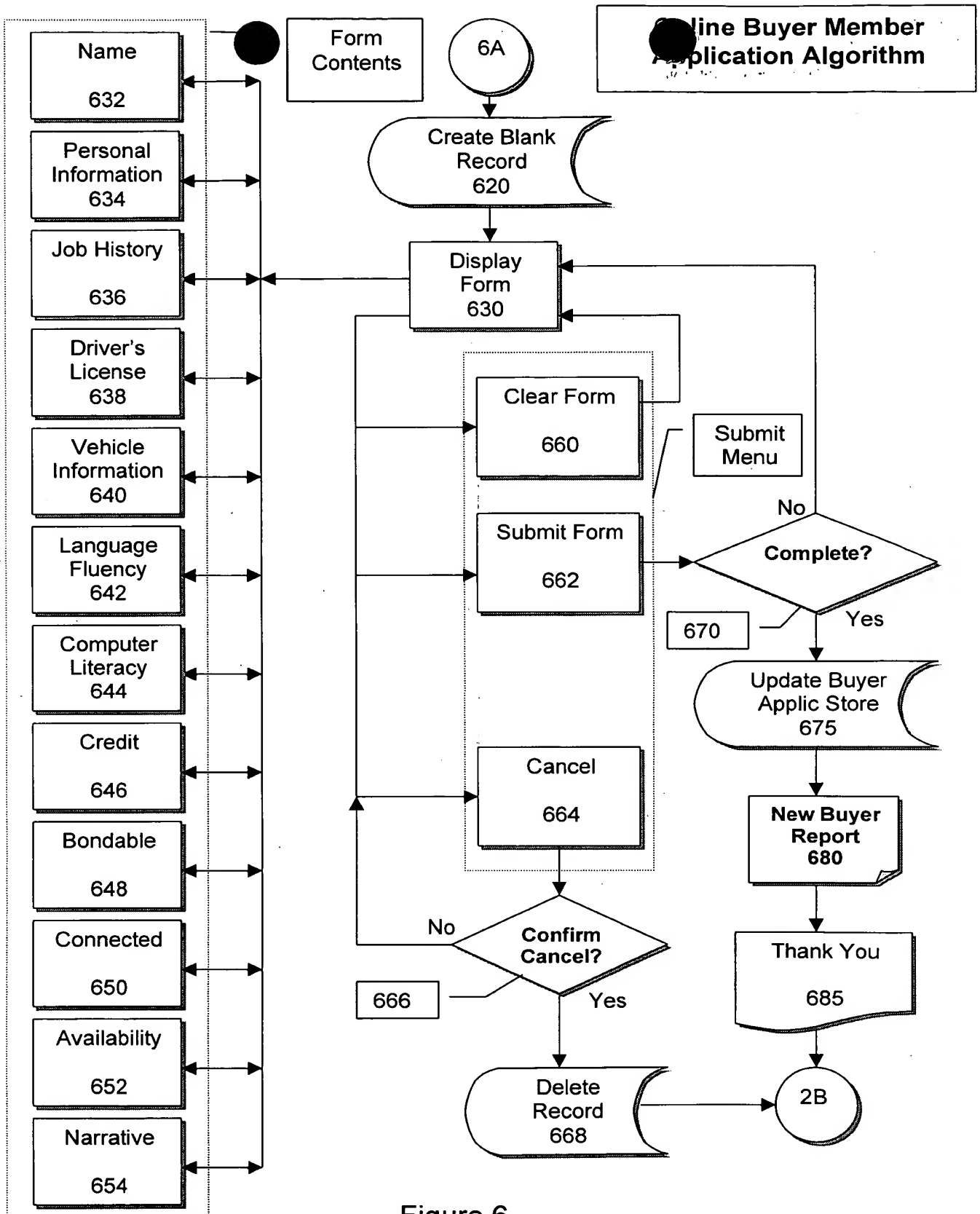


Figure 6

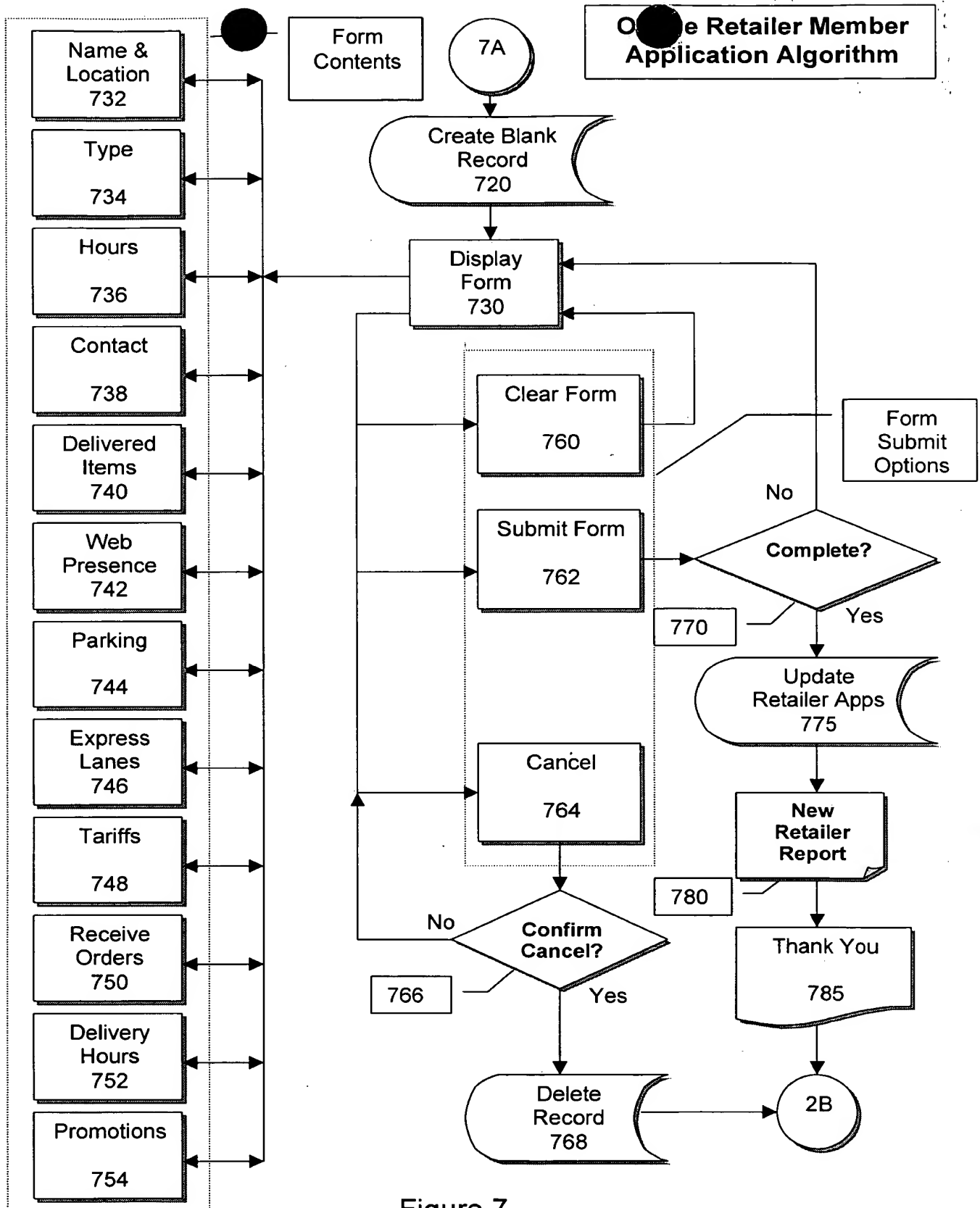


Figure 7

Buying Order

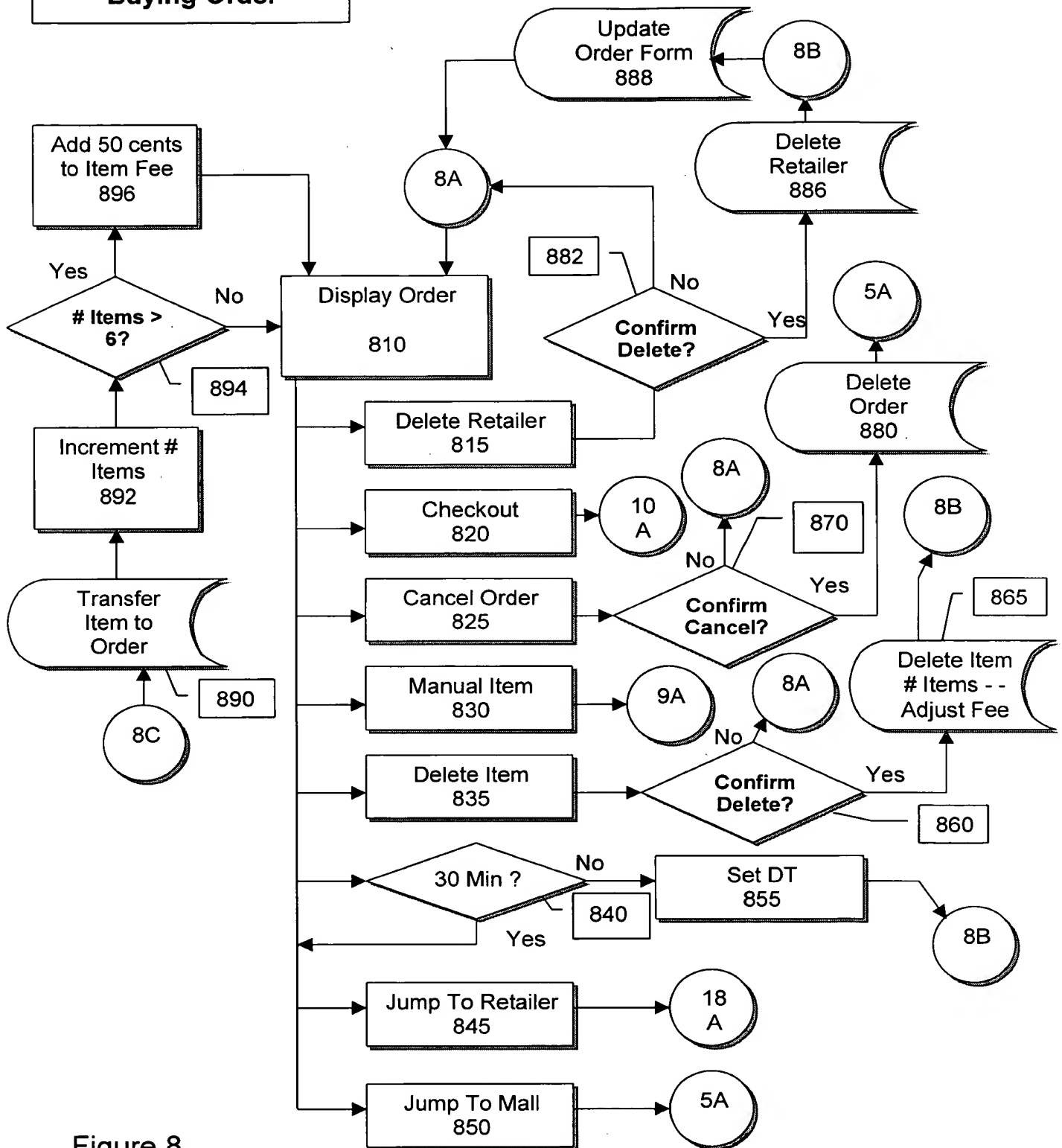


Figure 8

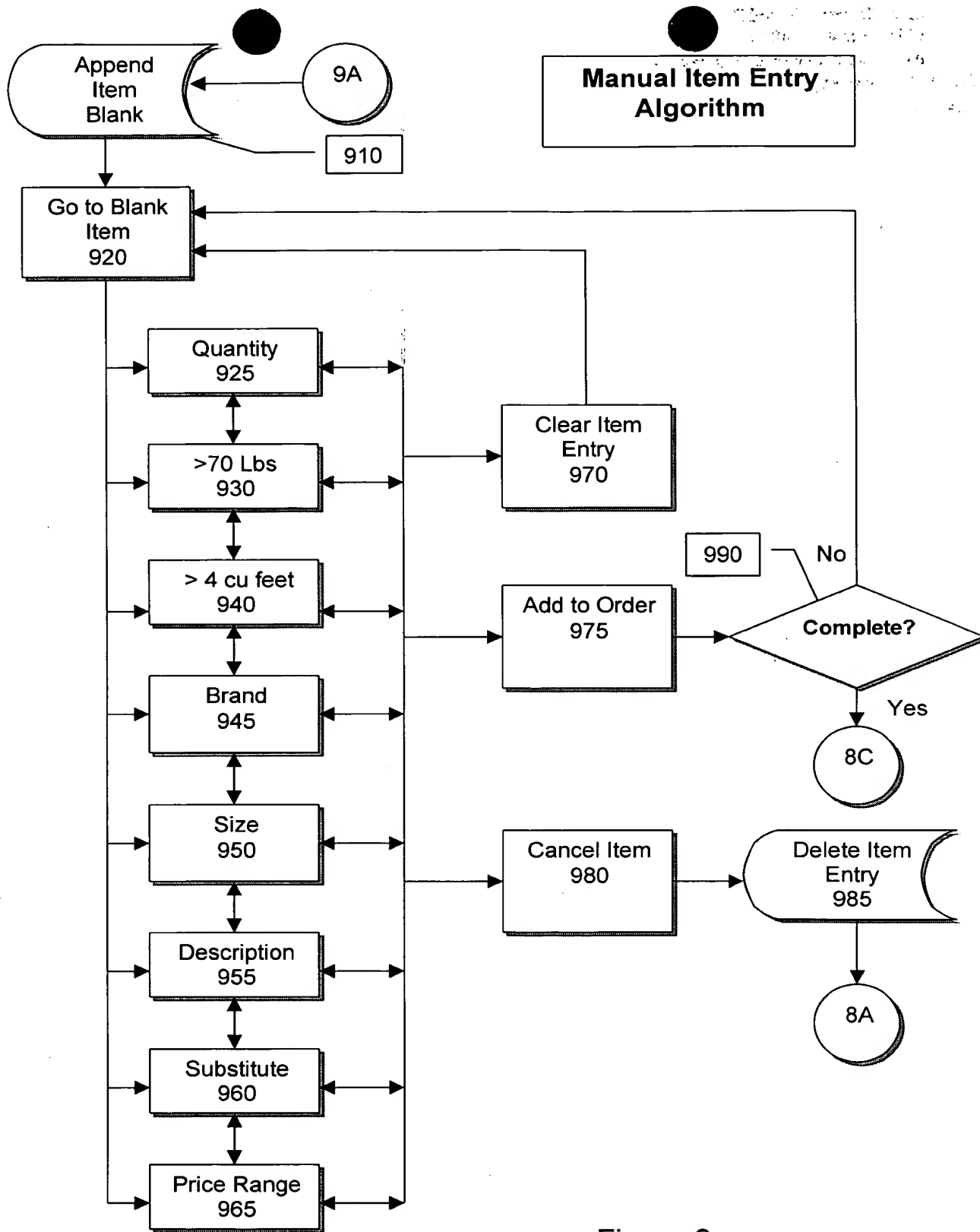


Figure 9

000001 000000

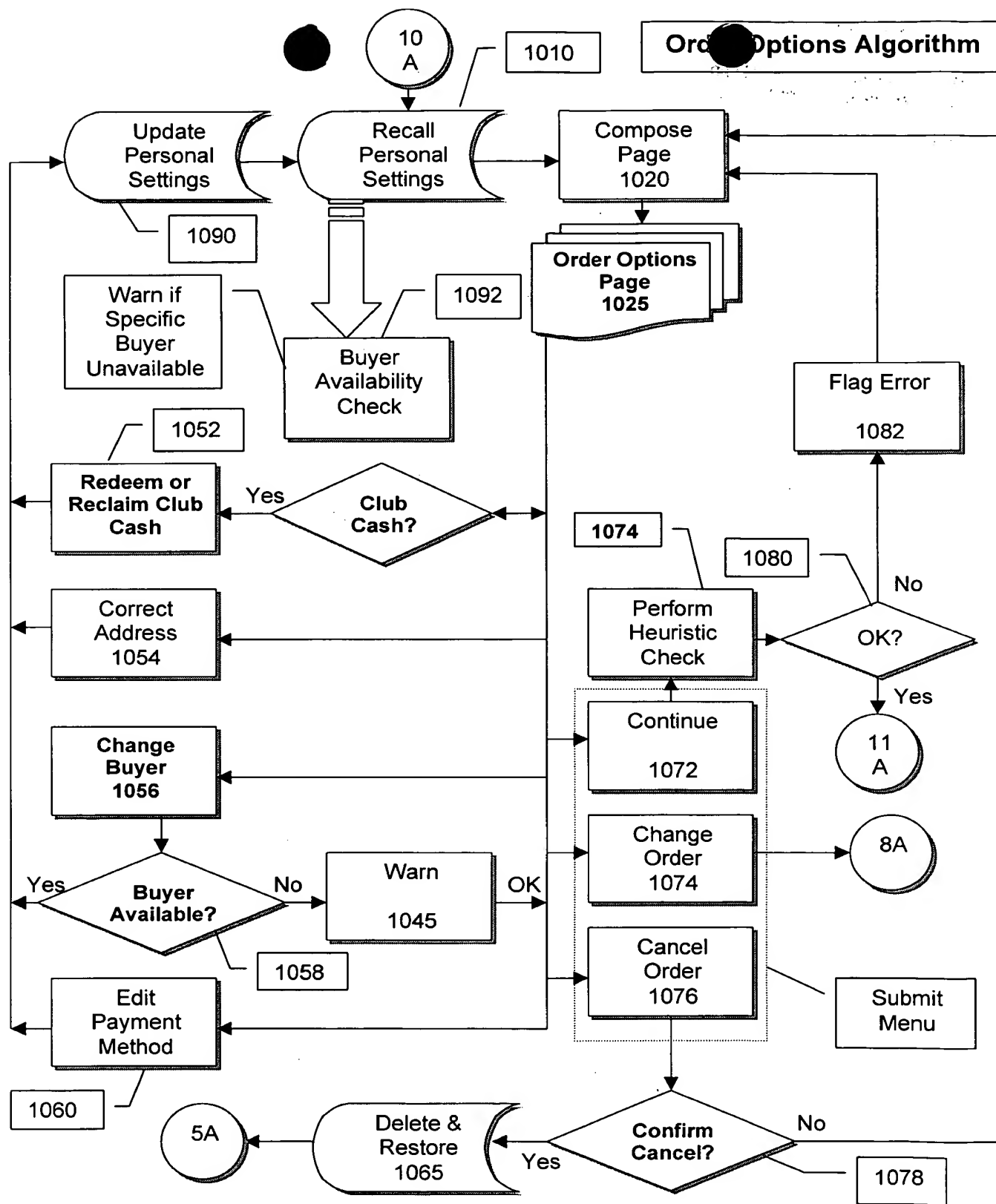


Figure 10

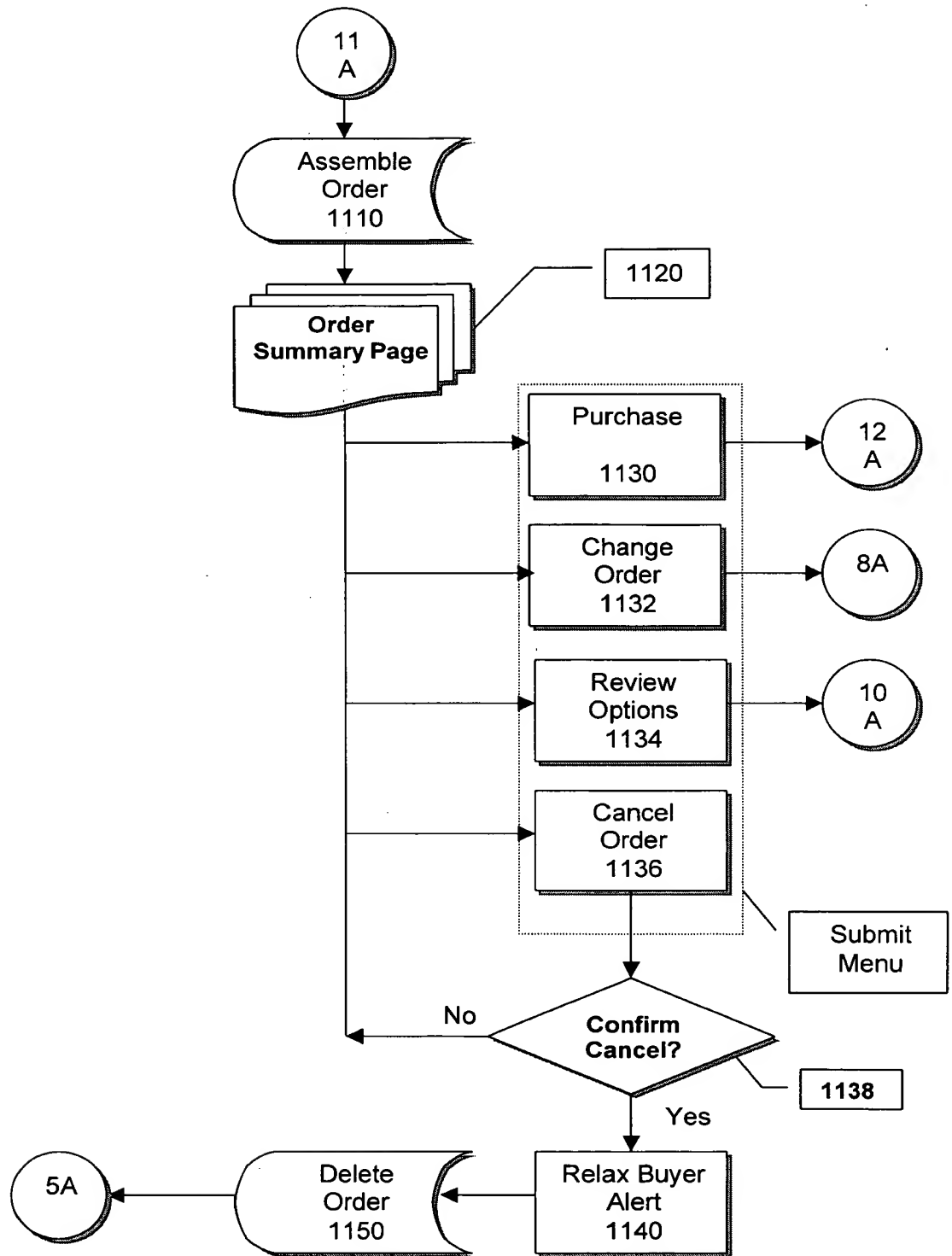


Figure 11

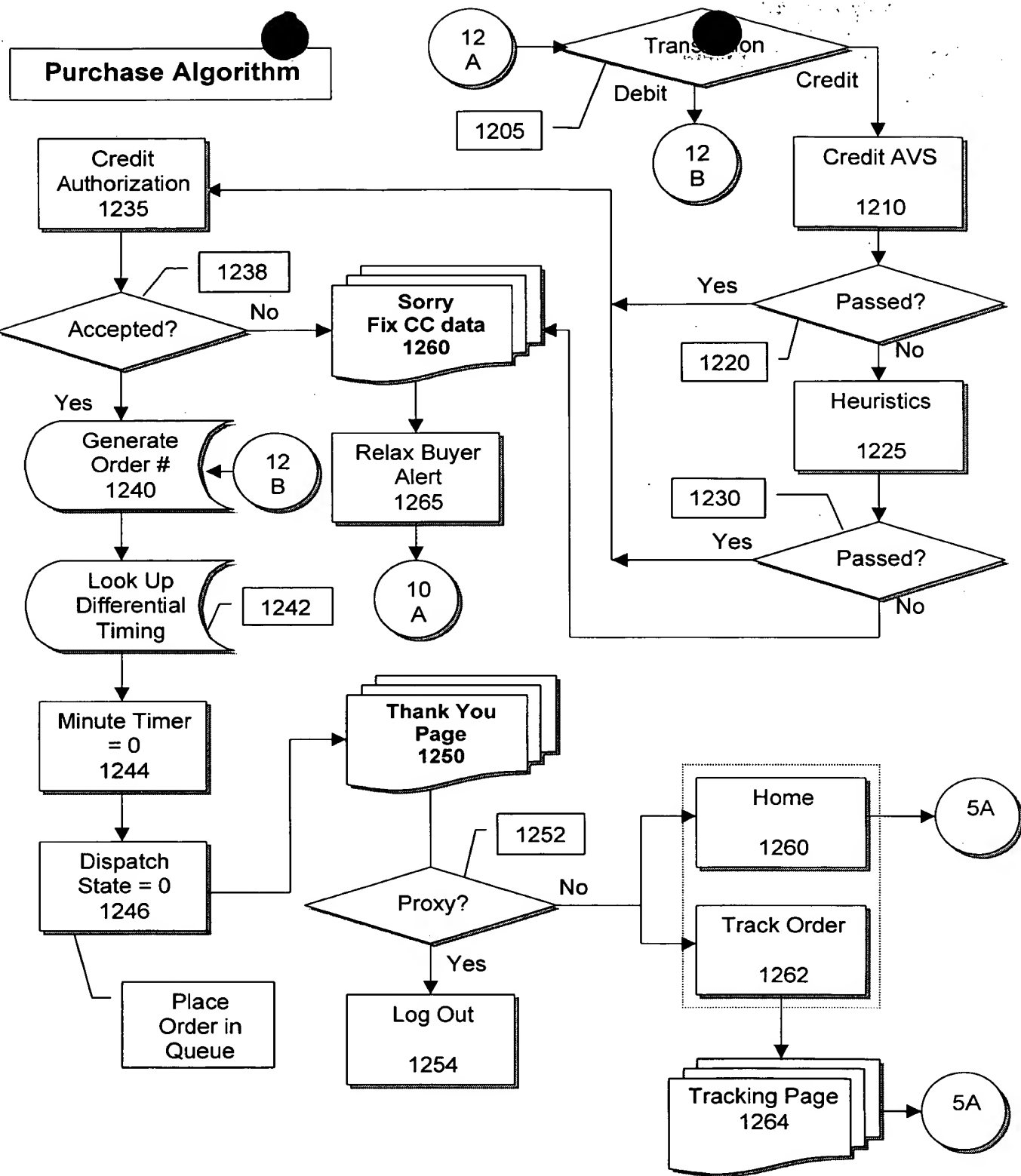
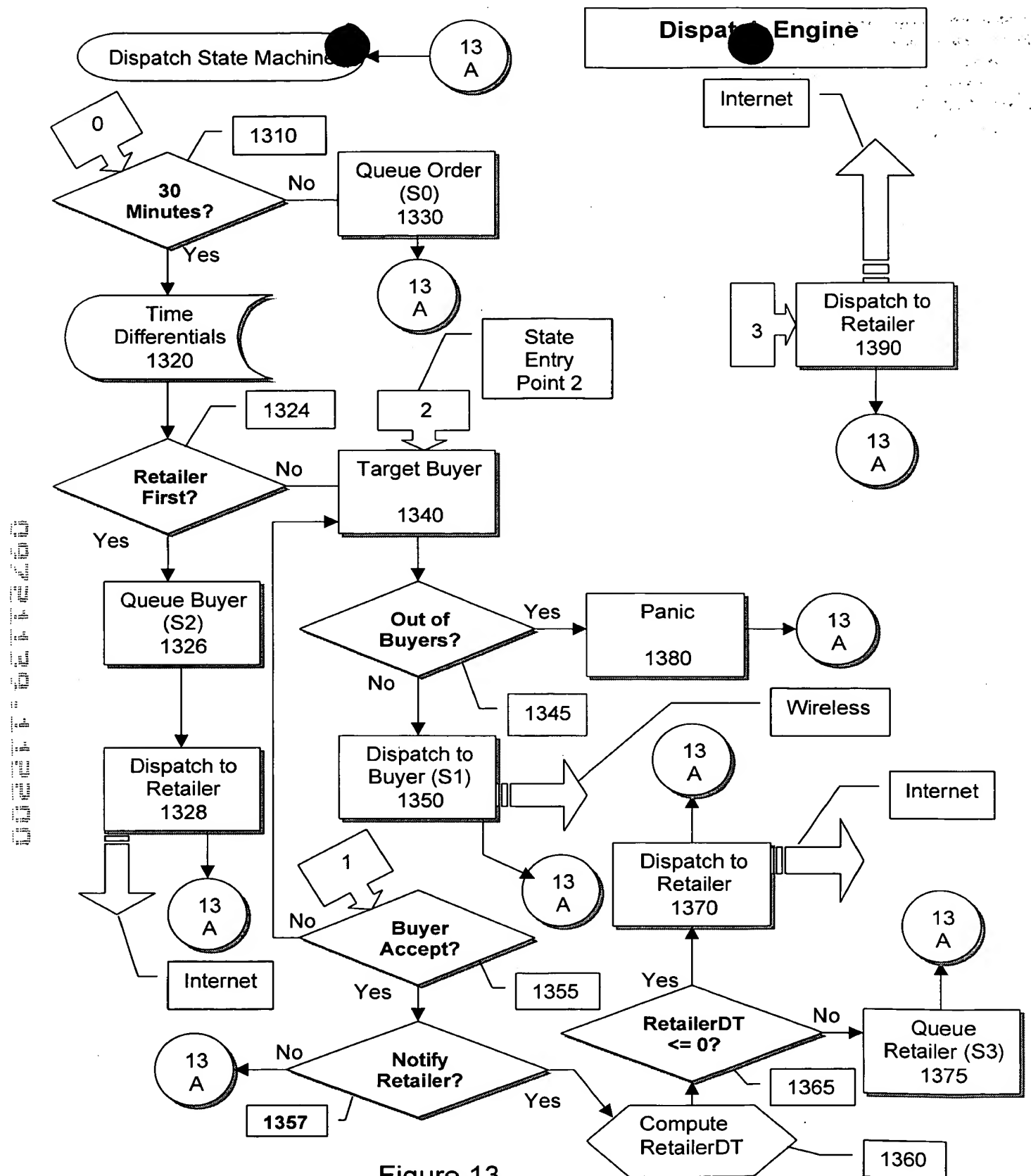


Figure 12



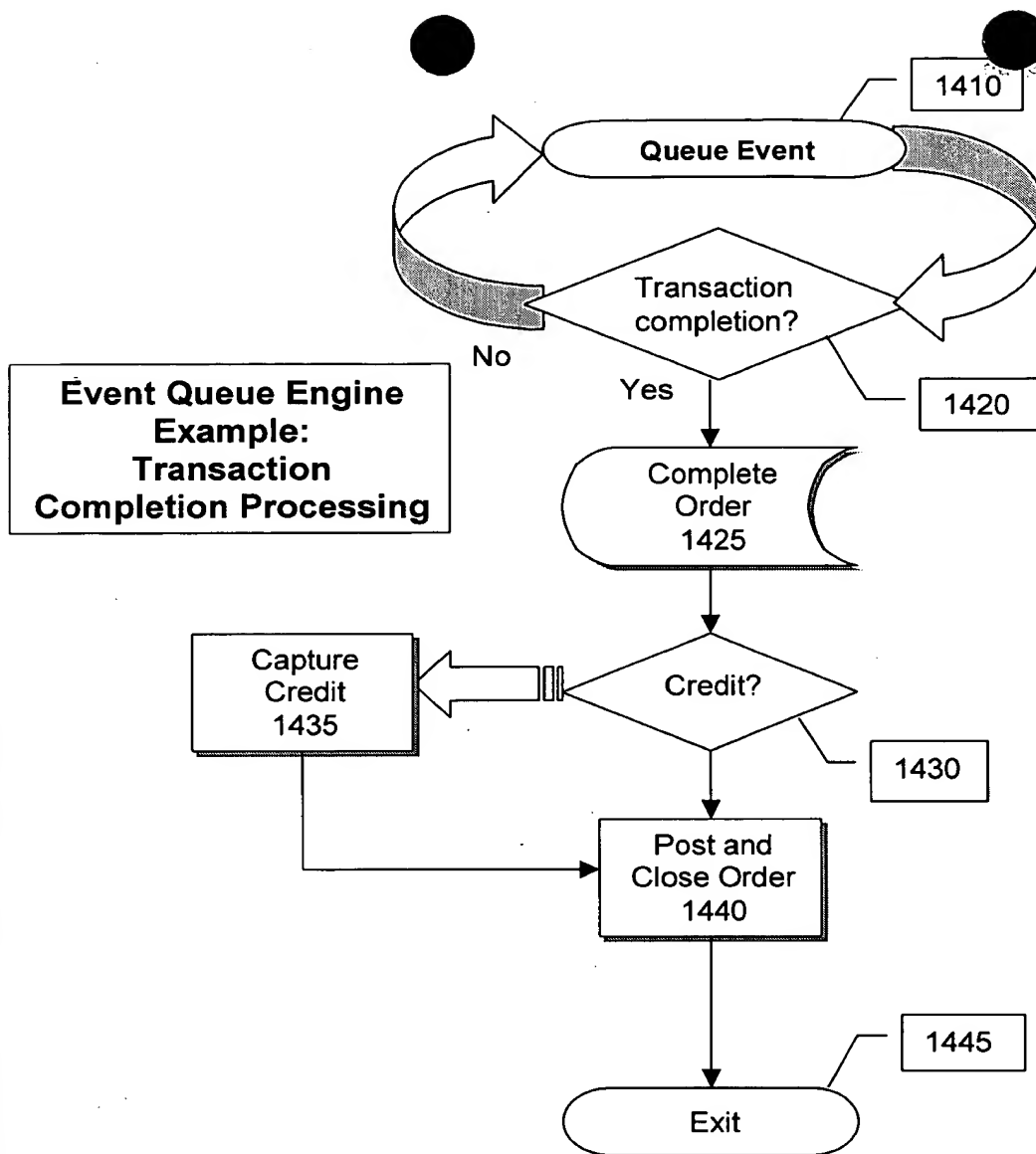


Figure 14

Member Access Screening Algorithm

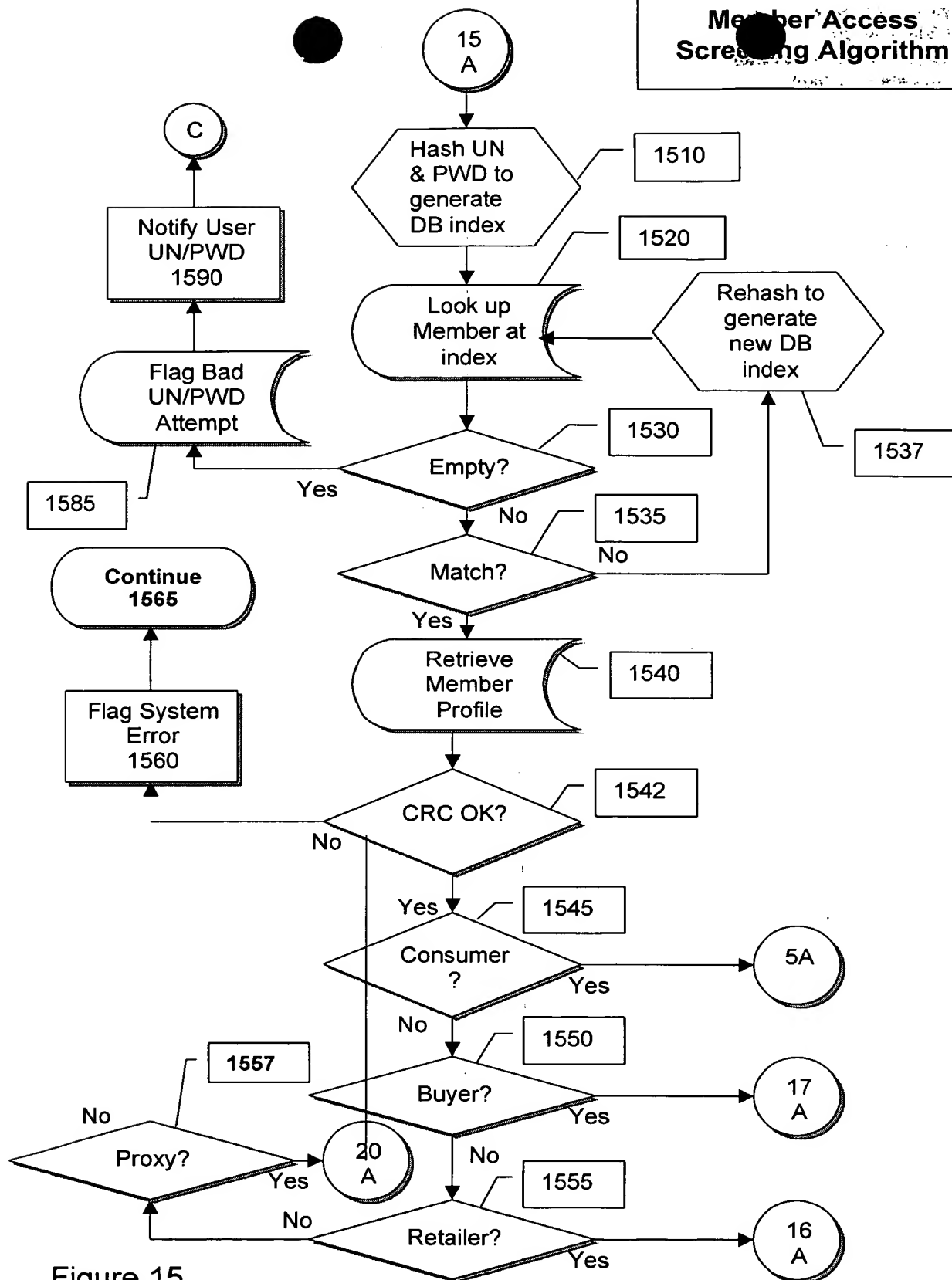


Figure 15

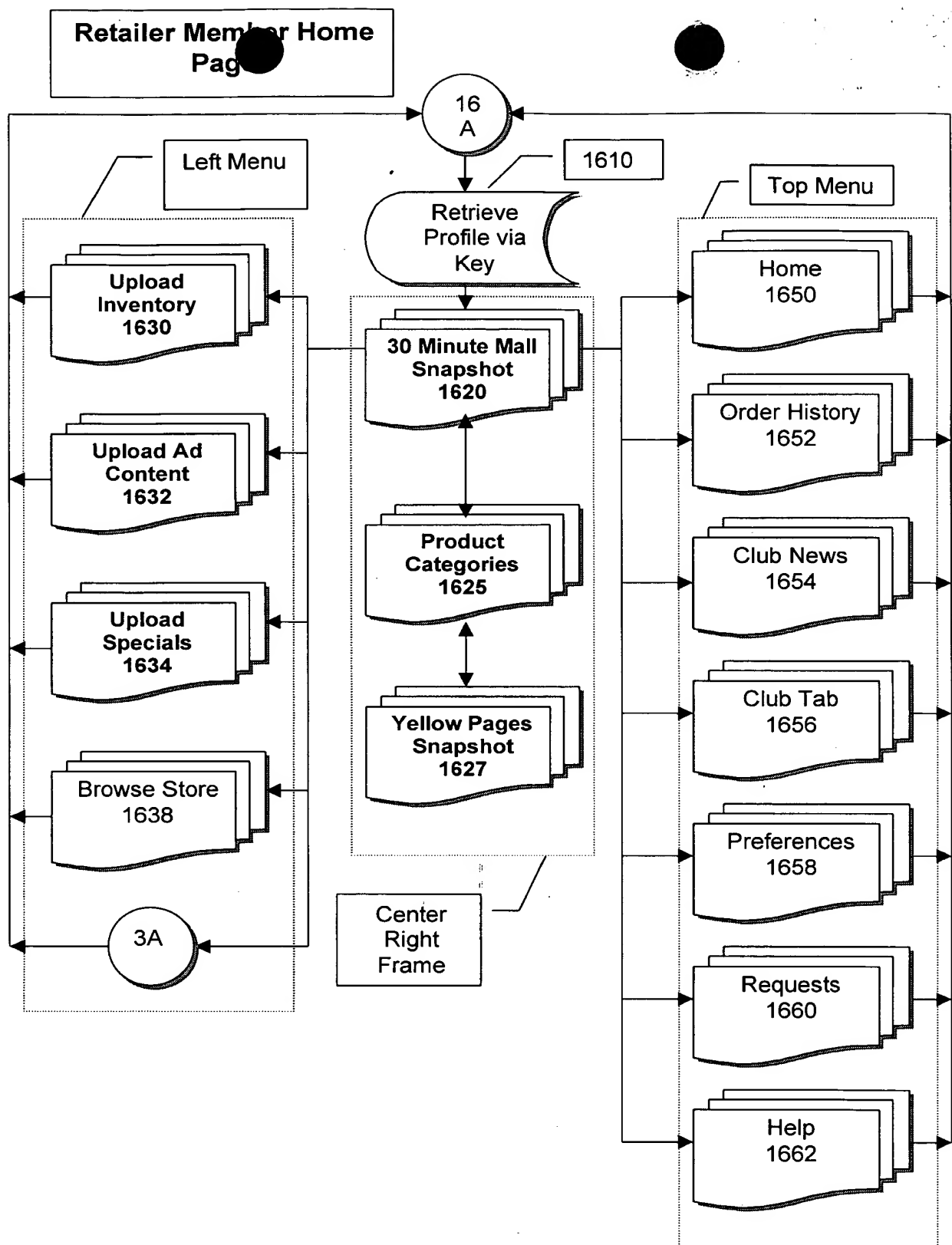


Figure 16

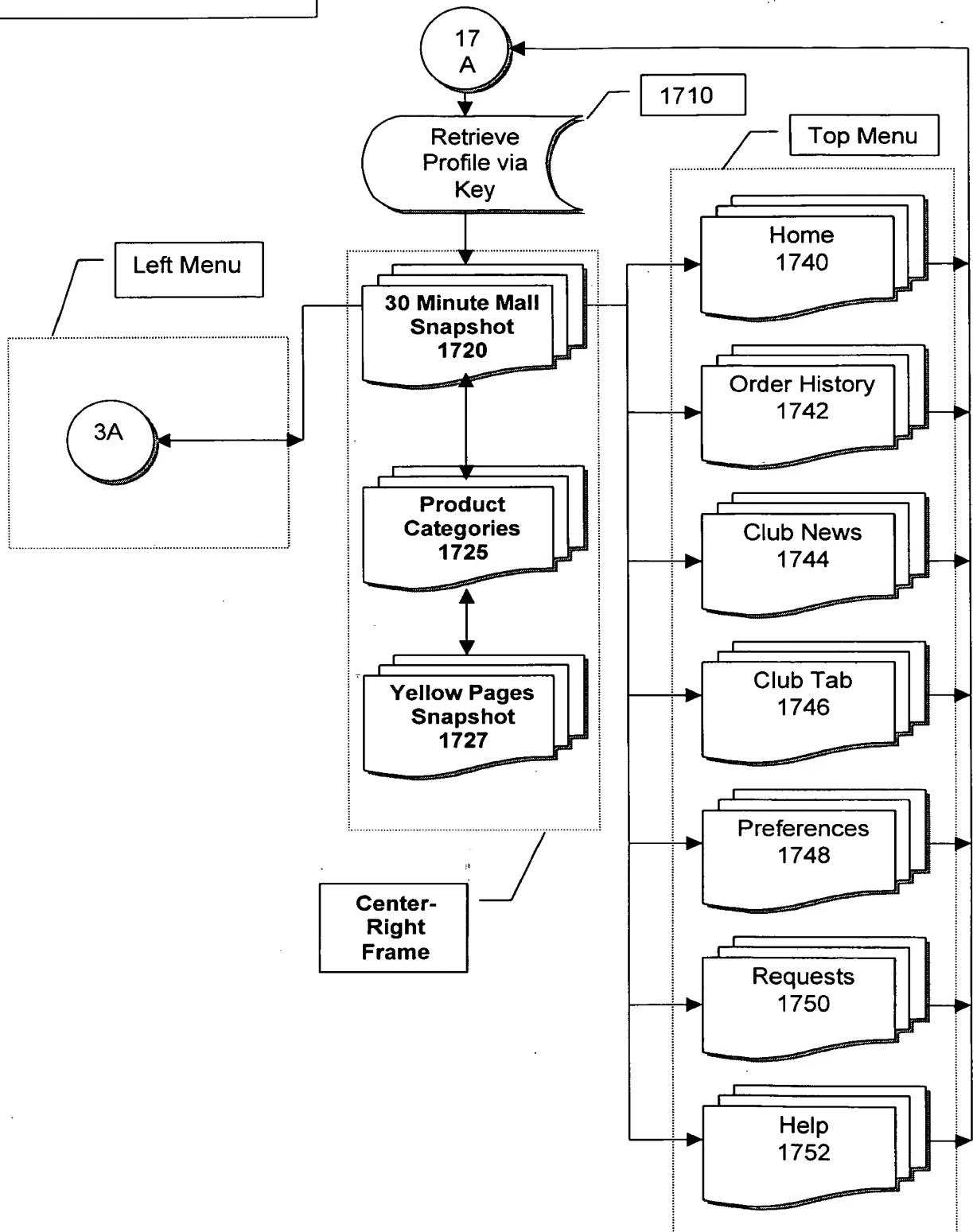


Figure 17

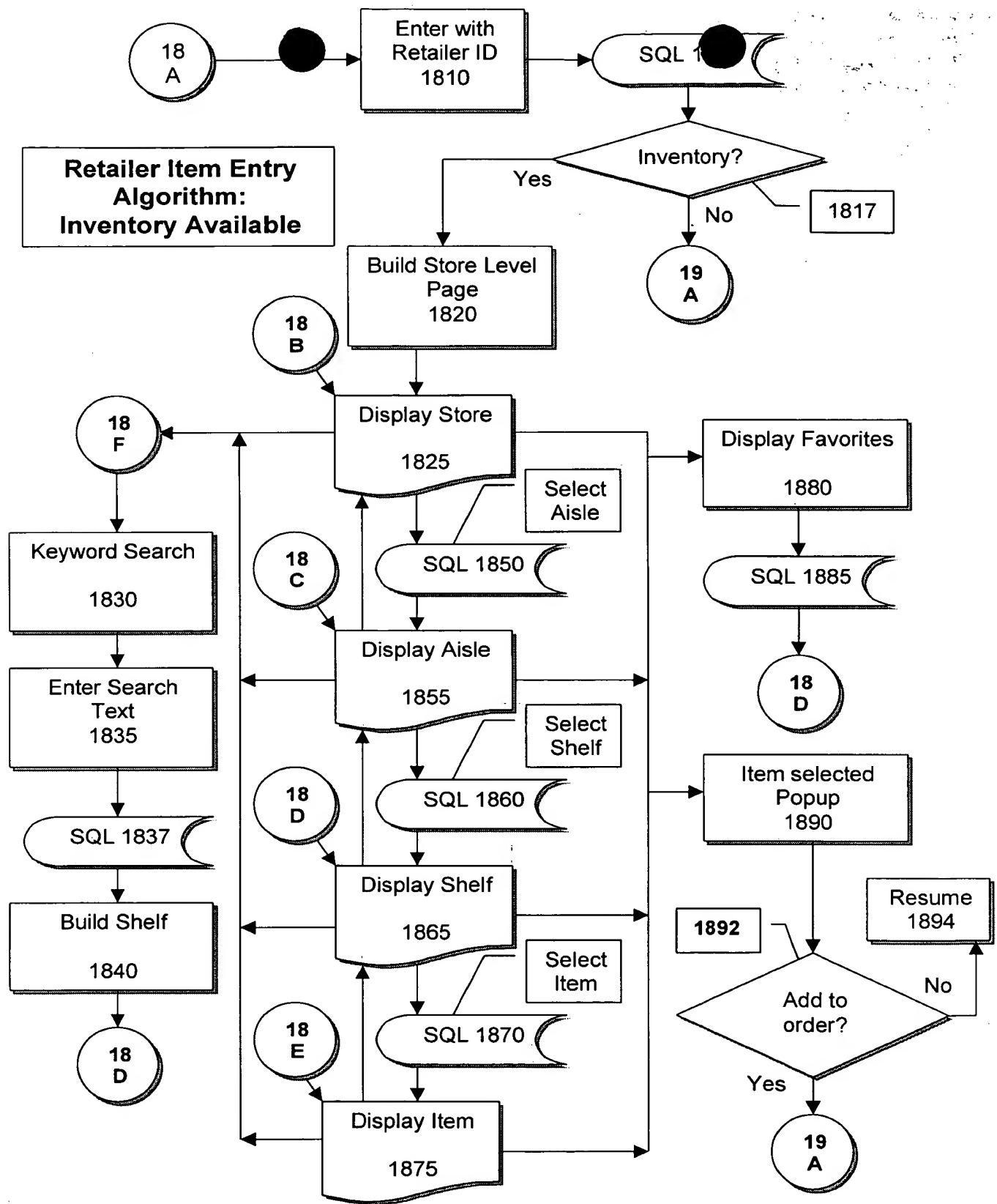


Figure 18

Order Entry Algorithm

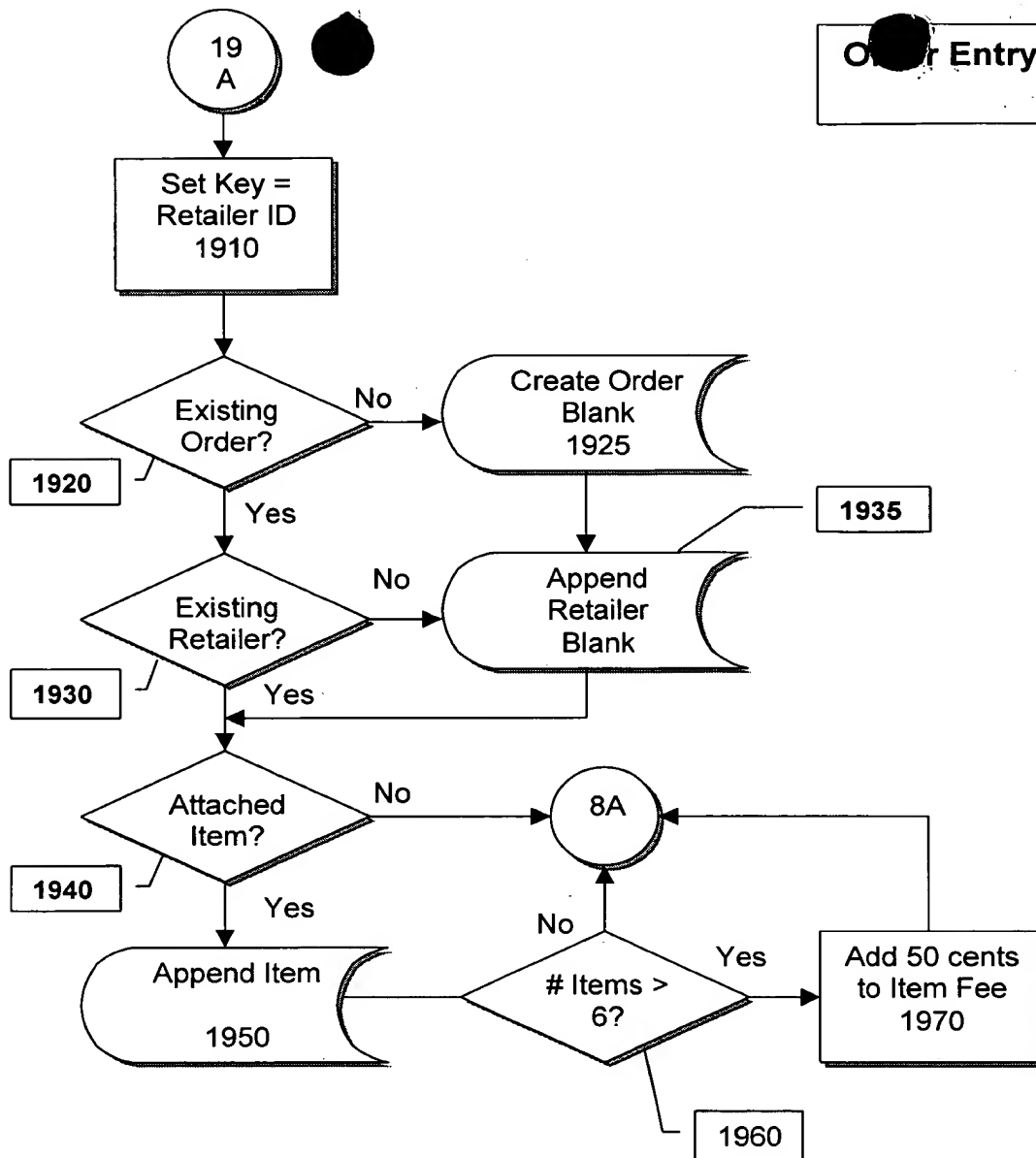


Figure 19

Proxy Initialization

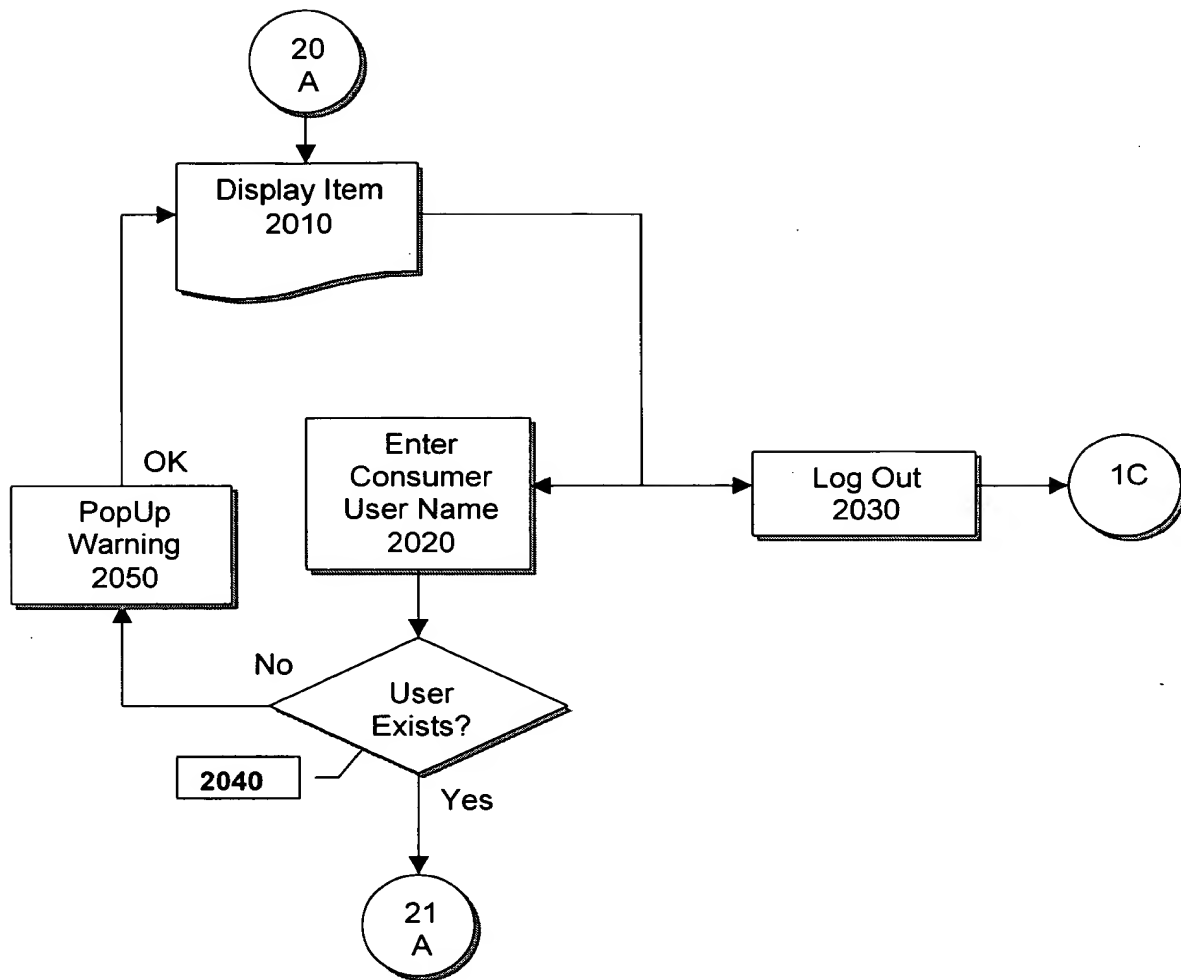


Figure 20

U.S. Patent and Trademark Office

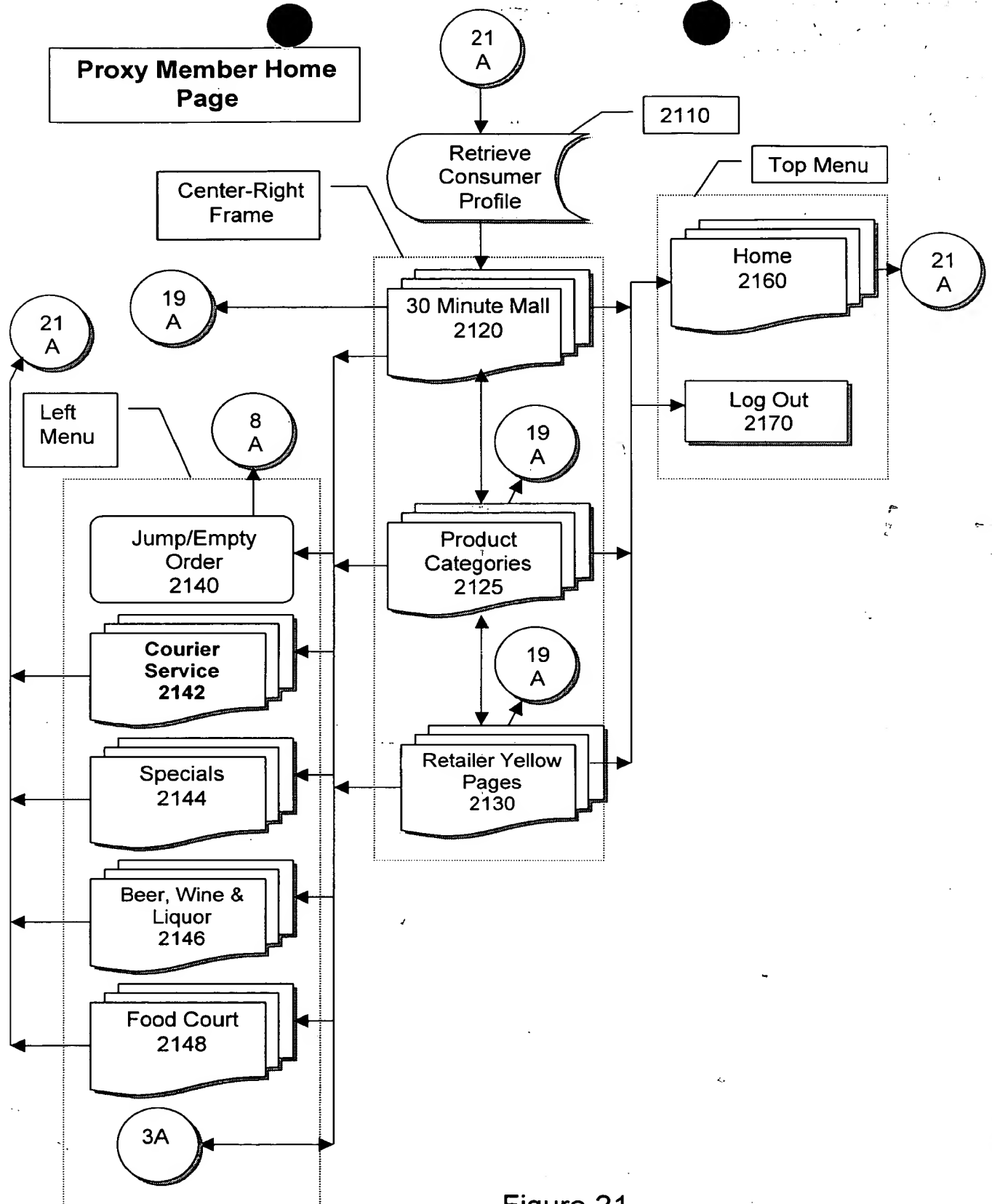


Figure 21